Schemes for Insurance of livestock/social Security

†*196. DR. CHHATTRAPAL SINGH LODHA: Will the Minister of FINANCE be pleased to state:

(a) the names of schemes being run by general insurance companies/foreign insurance companies for livestock, social security, poor workers/farmers and the people living below poverty line;

(b) the norms and rules of the said schemes;

(c) the persons being benefited by these schemes, district-wise, State/UT-wise; and

(d) whether Government are aware that the insurance companies are not publicising these schemes?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) The four Public Sector General Insurance Companies have a number of schemes covering livestock, social security of poor workers, farmers and people living below poverty line. The private sector insurance companies are also offering customised insurance coverage based on the specific requirement of groups of people/organizations. Details of the insurance policies/schemes offered by the Public Sector General Insurance Companies are as under:

1. **Cattle/Livestock Insurance**—The policy covers death of animals due to disease/accident and natural calamities. Milk cows and buffalos, calves/heifers, stud bulls, bullocks, male buffalos, sheep, goat etc. can be covered under the policy. The basic premium rate per annum is 4% of the sum insured. Theft and clandestine sale of the animal, malicious or wilful injury or neglect are not covered under the policy.

2. **Social Security Insurance Schemes**—

(i) **Jan Arogya**—The policy covers hospitalization expenses upto Rs. 5,000 per person and upto Rs. 20,000 for a family of 4 members. Persons aged upto 70 years can be covered under the policy. The premium ranges from Rs. 50/- to Rs. 140/- depending upon the age of the policyholder.

†Original notice of the question was received in Hindi.

(ii) **Universal Health Insurance Scheme for People Below Poverty Line**—A redesigned Universal Health Insurance Scheme for BPL families only has been introduced in the year 2004-05. The policy covers hospitalization expenses upto Rs. 30,000/- per BPL family on floater basis. Policy also provides Personal Accident benefits of Rs. 25,000/- for the earning head of the family besides, providing for loss of earnings of the earning head of the family at the rate of Rs. 50/- per day subject to a maximum of Rs. 750/- for the period of hospitalization. Central Government has provided for subsidy on premium amounting to Rs. 200/-, Rs. 300/-, Rs. 400/- for an individual, family of five and family of seven respectively against the premium of Rs. 365/-, Rs. 548/- and Rs. 700/-.

(iii) **Raj Rajeshwari Mahila Kalyan Yojana for Women**—The policy aims at the social security of married/unmarried women. Women in the age group of 10 to 70 years are covered under the policy for a sum insured of Rs. 25,000 at a premium of Rs. 15/-. Policy provides personal accident benefits of Rs. 25,000/- to married women in case of death of husband and to the nominee/legal heir in case of the accidental death of the unmarried woman.

(iv) **Bhagyashree Child Welfare Policy for Girl Child**—Policy provides security to girl child in the age group of 0-18 years in the event of death of either of earning parents whose age does not exceed 60 years for a premium of Rs.15/-. Compensation amount of Rs. 25000/- will be invested by the insurance company till the girl attains the age of 18 years and paid at periodical intervals.

(v) **Janata Personal Accident Policy**—Policy provides cover against death by accident and permanent total disability for a sum of Rs. 25,000/- at a premium of Rs. 15/-, sum insured can be increased in multiples of Rs. 25,000/- upto a maximum of Rs. 1,00,000 per person. Long term policies can be given for a period upto 5 years.

(vi) **Gramin Accident Policy**—Policy provides cover against death by accident and permanent total disability for a sum of Rs.10,000/-

at a premium of Rs.5/-. Long term policies can be given for a period upto 5 years.

(vii) **Personal Accident Insurance Scheme for Kisan Credit Card (KCC) Holders**—The policy covers accidental death of KCC Holder upto the age of 70 years for a sum insured of Rs. 50,000 at a premium of Rs. 15/-. The scheme is implemented through NABARD since 2002 and the premium is shared in the ratio of 2:1 between the banks and the KCC holder.

3. **Crop Insurance for farmers**—The National Agricultural Insurance Scheme (NAIS) was introduced from Rabi 1999-2000 season to protect the farmers against losses suffered by them due to crop failure on account of natural calamities such as drought, floods, hailstorm, cyclone, fire, pest/diseases etc. so as to restore the credit worthiness for the ensuing season. The scheme is currently implemented by Agriculture Insurance Company of India Ltd. (AICL) in 23 States and 2 Union Territories and available to all the farmers, loanee and non-loanee irrespective of the size of their holding. The scheme covers all foodcrops (cereals, millets and pulses), oilseeds and annual horticultural/ commercial crops like sugarcane, potato, cotton, ginger, onion, turmeric, chilli, jute, tapioca, annual banana and pineapple. The premium rates for food crops and cereals vary from 1.5% to 3.5% of the sum insured or actuarial rates whichever is less depending upon the crop season and the type of crops. Presently 10% of subsidy in premium is allowed to small and marginal farmers.

(i) Public sector general insurance companies do not maintain District-wise/State-wise statistics of the schemes implemented by them. However, as informed by them the extent of coverage of the schemes during 2004-05 is furnished below:

	Cattle	Jan Arogya	UHIS	Raj Rajeshwari	Bhagya-shri	JPA	GPA	PA for KCC
No. covered	7799159	410550	182641	363702	104400	23849658	2886707	5899256

(ii) As informed by Agriculture Insurance Company of India Ltd. (AICL), district-wise coverage under NAIS is given in the *Annexure. [See Appendix 206 Annexure No. 8].*

(c) and (d) Insurance companies do undertake publicity campaign through local press and media, wall posters, hoardings, souvenir and participation in local melas. Advertisements and publicity material are filed with Insurance Regulatory and Development Authority (IRDA) under IRDA (Advertisements) Regulations. IRDA is also conducting Public Awareness Campaigns on Insurance in tie up with Prasar Bharati.

Pendency of Investment in Aviation Sector by PIOs

*197. SHRI ABANI ROY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have cleared a number of FDI proposals worth more than Rs.400 crore during the last one year;

(b) whether it is also a fact that proposals to invest in aviation sector including domestic airlines by the Persons of Indian Origin are pending for more than one year;

(c) if so,what are the reasons for inordinate delay in clearing the FDI proposals of PIOs in aviation sector; and

(d) what steps are being taken to clear these proposals in view of huge investments made by PIOs in aviation sector?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) Yes, Sir. During the financial year 2004-05, a total of 728 FDI proposals aggregating to Rs. 13,723 crores were approved by the Government through the Foreign Investment Promotion Board (FIPB) route. During the current financial year (upto 11th November, 2005), a total of 291 proposals aggregating to Rs. 5889 crore have been approved.

(b) to (d) No, Sir. No proposal is pending before the Foreign Investment Promotion Board. However, one proposal which involves amendment to the Civil Aviation Requirement under the Aircraft Rules 1937 was received in the Ministry of Civil Aviation in February, 2005. The proposal is under consideration in that Ministry.

Utilization of Ground Water

*198. SHRI RAJKUMAR DHOOT: Will the Minister of WATER RESOURCES be pleased to state:

(a) whether it is a fact that all States were asked to re-assess the ground water resources based on latest technology and complete the resource estimation by 31st December, 2004;